

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

THOMAS A. MANN, II  
BETH A. MANN  
Debtor(s)

Case No. 19-24142JCM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/24/2019.
- 2) The plan was confirmed on 12/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/27/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,072.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,464.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$93,027.40
Less amount refunded to debtor	\$6,896.67

**NET RECEIPTS:** **\$86,130.73**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,753.54
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,153.54</b>

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAINE & WEINER	Unsecured	624.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	NA	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	4,937.13	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	300.00	387.89	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	0.00	0.00	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,369.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	154.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	5,360.00	5,360.69	0.00	0.00	0.00
FIRST UNIVERSAL FINANCE CO INC	Secured	3,227.00	2,809.13	2,809.13	2,809.13	173.76
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	394.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	3,613.04	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,951.44	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,900.24	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	7,639.00	7,639.00	2,019.14	0.00
MIDLAND FUNDING	Unsecured	634.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	596.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	75,177.00	85,124.75	0.00	50,776.33	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	13,733.93	13,733.93	13,733.93	0.00
PEOPLES GAS LLC F/K/A PEOPLES TW	Priority	NA	0.00	0.00	6,231.74	0.00
PEOPLES GAS LLC F/K/A PEOPLES TW	Unsecured	NA	7,514.82	7,514.82	1,986.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,070.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	407.00	0.00	0.00	0.00	0.00
TW PHILLIPS GAS & OIL**	Unsecured	7,514.82	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,000.00	400.00	400.00	105.73	0.00
US DEPARTMENT OF HUD**	Secured	2,000.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	600.00	533.86	533.86	141.11	0.00
WOODFOREST NATIONAL BANK	Unsecured	300.00	NA	NA	0.00	0.00
ZOCAL LOAN COMPANY	Unsecured	500.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$50,776.33	\$0.00
Mortgage Arrearage	\$13,733.93	\$13,733.93	\$0.00
Debt Secured by Vehicle	\$2,809.13	\$2,809.13	\$173.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,543.06</b>	<b>\$67,319.39</b>	<b>\$173.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$6,231.74	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$6,231.74</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,087.68</b>	<b>\$4,252.30</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,153.54</u>
Disbursements to Creditors	<u>\$77,977.19</u>

**TOTAL DISBURSEMENTS :** **\$86,130.73**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.